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card and risk and (Internet or WWW) and financ\$	14

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☐ EPO Abstracts Database
☒ Derwent World Patents Index

Database: IBM Technical Disclosure Bulletins

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L2

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Search HistoryDATE: Saturday, June 29, 2002 [Printable Copy](#) [Create Case](#)

Set Name Query
side by side

DB=DWPI; PLUR=YES; OP=OR

L2 card and risk and (Internet or WWW) and financ\$

DB=USPT; PLUR=YES; OP=OR

L1 card and risk ans (Internet or WWW) and financ\$

Hit Count Set Name
result set

14

L2

19998

L1

front page
of all -
filled date
of 6/19/96

END OF SEARCH HISTORY

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Search Results - Record(s) 1 through 14 of 14 returned.

- ☐
1. Document ID: US 20020032653 A1, WO 200217196 A1

L2: Entry 1 of 14

File: DWPI

Mar 14, 2002 ✓

DERWENT-ACC-NO: 2002-339610

DERWENT-WEEK: 200237

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TITLE: Integrated payment services over the Internet, where financial institution provides on-line payments, risk management, account information protection, escrow services, and payee holding accounts

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KMC
Draw Desc	Clip Img	Image									

- ☐
2. Document ID: EP 1168263 A1

L2: Entry 2 of 14

File: DWPI

Jan 2, 2002

DERWENT-ACC-NO: 2002-197430

DERWENT-WEEK: 200226

COPYRIGHT 2002 DERWENT INFORMATION LTD

TITLE: Payment method for electronic commercial transactions over Internet, involves validating code of customer's prepaid card code and deducting sum corresponding to goods purchased by customer from residual credit of card

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KMC
Draw Desc	Clip Img	Image									

- ☐
3. Document ID: FR 2808144 A1

L2: Entry 3 of 14

File: DWPI

Oct 26, 2001

DERWENT-ACC-NO: 2002-230171

DERWENT-WEEK: 200229

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TITLE: Electronic payment system uses preset coupon reduces risk is simple to use

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KMC
Draw Desc	Clip Img	Image									

- ☒
4. Document ID: KR 2001054535 A

L2: Entry 4 of 14

File: DWPI

Jul 2, 2001

DERWENT-ACC-NO: 2002-038730

DERWENT-WEEK: 200205

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TITLE: Book sale system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	RMC
Draw Desc	Clip Img	Image									

☒ 5. Document ID: FR 2806229 A1

L2: Entry 5 of 14

File: DWPI

Sep 14, 2001

DERWENT-ACC-NO: 2002-001320

DERWENT-WEEK: 200201

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TITLE: Internet electronic banking transaction technique sending part bank card sequence across Internet with rest sequence memorized and two sets reunited providing control.

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	RMC
Draw Desc	Clip Img	Image									

☐ 6. Document ID: EP 1150263 A2

L2: Entry 6 of 14

File: DWPI

Oct 31, 2001

DERWENT-ACC-NO: 2001-649983

DERWENT-WEEK: 200175

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TITLE: Security for telecommunication financial transaction, has identification codes and unrepeatable identification that is cancelled as soon as transaction is terminated.

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments		RMC
Draw Desc	Clip Img	Image									

☐ 7. Document ID: US 6264560 B1

L2: Entry 7 of 14

File: DWPI

Jul 24, 2001

DERWENT-ACC-NO: 2001-601137

DERWENT-WEEK: 200168

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TITLE: Tournament conducting method for automating games such as blackjack, involves determining winning players from each group and competing against one another by modified versions of blackjack game

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
Draw Desc	Clip Img	Image							

KMAC

☐ 8. Document ID: AU 200078279 A, WO 200118729 A1

L2: Entry 8 of 14

File: DWPI

Apr 10, 2001

DERWENT-ACC-NO: 2001-564751

DERWENT-WEEK: 200163

COPYRIGHT 2002 DERWENT INFORMATION LTD

TITLE: Financial services providing system over internet, decrypts encrypted information pertaining to customer's account on portable storage medium and determines access to account

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
Draw Desc	Clip Img	Image							

KMAC

☐ 9. Document ID: WO 200124129 A1, AU 200069369 A

L2: Entry 9 of 14

File: DWPI

Apr 5, 2001

DERWENT-ACC-NO: 2001-457051

DERWENT-WEEK: 200149

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TITLE: Secure card transactions via the Internet by creating an encrypted PIN (personal identification number) block, forming a data block from the encrypted PIN block, and encrypting the data block to form an encrypted payment block

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
Draw Desc	Clip Img	Image							

KMAC

☒ 10. Document ID: WO 200133522 A1, AU 200117572 A

L2: Entry 10 of 14

File: DWPI

May 10, 2001

DERWENT-ACC-NO: 2001-343536

DERWENT-WEEK: 200136

COPYRIGHT 2002 DERWENT INFORMATION LTD

TITLE: Commercial transaction facilitation in e.g. Internet, registers and debits/credits funds into financial accounts transaction mechanism for purchaser and seller of respective individuals based on debiting fund request

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
Draw Desc	Clip Img	Image							

KMAC

☒ 11. Document ID: WO 200122333 A1, AU 200076098 A

L2: Entry 11 of 14

File: DWPI

Mar 29, 2001

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filled
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4/19/76
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DERWENT-ACC-NO: 2001-300023
DERWENT-WEEK: 200131
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TITLE: Account funding network system has control logic for debiting network users account and crediting merchant in response to network user request to make purchase

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	KMOC
Draw Desc	Clip Img	Image								

☐ 12. Document ID: WO 200079492 A1, AU 200035930 A

L2: Entry 12 of 14

File: DWPI

Dec 28, 2000

DERWENT-ACC-NO: 2001-146877
DERWENT-WEEK: 200227
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TITLE: Prepaid communication services purchasing and delivery method involves printing confirmation of purchase for customer, such that customer accesses the prepaid communication services using PIN

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	KMOC
Draw Desc	Clip Img	Image								

☒ 13. Document ID: CA 2267672 A1

L2: Entry 13 of 14

File: DWPI

Aug 15, 2000

DERWENT-ACC-NO: 2001-160191
DERWENT-WEEK: 200117
COPYRIGHT 2002 DERWENT INFORMATION LTD

TITLE: Event driven dynamic digital authentication for application to Internet financial transactions, using event driven dynamic digital authentication card

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	KMOC
Draw Desc	Clip Img	Image								

☐ 14. Document ID: EP 1139308 A1, WO 200034926 A1

L2: Entry 14 of 14

File: DWPI

Oct 4, 2001

DERWENT-ACC-NO: 2000-578942
DERWENT-WEEK: 200158
COPYRIGHT 2002 DERWENT INFORMATION LTD

TITLE: Financial transaction payment technique with connection via a computer network and electronic receipt notification to increase safety against crime

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	KMOC
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card and risk and (Internet or WWW) and financ\$	14

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card and (internet or WWW0) and (risk adj1 rating) and financ\$	0

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DATE: Saturday, June 29, 2002 [Printable Copy](#) [Create Case](#)
Set Name Query

side by side

Hit Count Set Name

result set

*DB=EPAB; PLUR=YES; OP=OR*L4 card and (internet or WWW0) and (risk adj1 rating) and financ\$0 L4*DB=DWPI; PLUR=YES; OP=OR*L3 card and (internet or WWW0) and (risk adj1 rating) and financ\$0 L3L2 card and (internet or WWW0) and (risk adj1 rating) and finan0 L2*DB=USPT; PLUR=YES; OP=OR*L1 card and (internet or WWW0) and (risk adj1 rating) and financ\$8 L1

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card and (internet or WWW0) and (risk adj1 rating) and financ\$	0

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- US Pre-Grant Publication Full-Text Database
- IPC Abstracts Database**
- EPO Abstracts Database
- Derwent World Patents Index
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Search:

L5

Refine Search

Recall Text

Clear

Search HistoryDATE: Saturday, June 29, 2002 [Printable Copy](#) [Create Case](#)**Set Name Query**
side by side**Hit Count Set Name**
result set*DB=JPAB; PLUR=YES; OP=OR*L5 card and (internet or WWW0) and (risk adj1 rating) and financ\$0 L5*DB=EPAB; PLUR=YES; OP=OR*L4 card and (internet or WWW0) and (risk adj1 rating) and financ\$0 L4*DB=DWPI; PLUR=YES; OP=OR*L3 card and (internet or WWW0) and (risk adj1 rating) and financ\$0 L3L2 card and (internet or WWW0) and (risk adj1 rating) and finan0 L2*DB=USPT; PLUR=YES; OP=OR*L1 card and (internet or WWW0) and (risk adj1 rating) and financ\$8 L1

END OF SEARCH HISTORY

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from
page

WEST[Generate Collection](#)[Print](#)**Search Results - Record(s) 1 through 8 of 8 returned.**☐ 1. Document ID: US 6405364 B1

L1: Entry 1 of 8

File: USPT

Jun 11, 2002

US-PAT-NO: 6405364

DOCUMENT-IDENTIFIER: US 6405364 B1

TITLE: Building techniques in a development architecture framework

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KMAC
Draw Desc	Image										

☐ 2. Document ID: US 6370573 B1

L1: Entry 2 of 8

File: USPT

Apr 9, 2002

US-PAT-NO: 6370573

DOCUMENT-IDENTIFIER: US 6370573 B1

TITLE: System, method and article of manufacture for managing an environment of a development architecture framework

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KMAC
Draw Desc	Image										

☐ 3. Document ID: US 6324647 B1

L1: Entry 3 of 8

File: USPT

Nov 27, 2001

US-PAT-NO: 6324647

DOCUMENT-IDENTIFIER: US 6324647 B1

TITLE: System, method and article of manufacture for security management in a development architecture framework

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KMAC
Draw Desc	Image										

☐ 4. Document ID: US 6256773 B1

L1: Entry 4 of 8

File: USPT

Jul 3, 2001

US-PAT-NO: 6256773

DOCUMENT-IDENTIFIER: US 6256773 B1

all these
ref. were
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excluding
ref. # 8
(see front
page)

TITLE: System, method and article of manufacture for configuration management in a development architecture framework

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KMC
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☐ 5. Document ID: US 6158657 A

L1: Entry 5 of 8

File: USPT

Dec 12, 2000

US-PAT-NO: 6158657

DOCUMENT-IDENTIFIER: US 6158657 A

TITLE: System and method for offering and providing secured credit card products

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	KMC
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☐ 6. Document ID: US 6014645 A

L1: Entry 6 of 8

File: USPT

Jan 11, 2000

US-PAT-NO: 6014645

DOCUMENT-IDENTIFIER: US 6014645 A

TITLE: Real-time financial card application system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	KMC
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☐ 7. Document ID: US 5913202 A

L1: Entry 7 of 8

File: USPT

Jun 15, 1999

US-PAT-NO: 5913202

DOCUMENT-IDENTIFIER: US 5913202 A

TITLE: Financial information intermediary system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	KMC
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☐ 8. Document ID: US 5732400 A

L1: Entry 8 of 8

File: USPT

Mar 24, 1998

US-PAT-NO: 5732400

DOCUMENT-IDENTIFIER: US 5732400 A

TITLE: System and method for a risk-based purchase of goods

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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File: USPT

Mar 24, 1998

US-PAT-NO: 5732400

DOCUMENT-IDENTIFIER: US 5732400 A

TITLE: System and method for a risk-based purchase of goods

DATE-ISSUED: March 24, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Mandler; Maria M.	Wilmette	IL		
McLaughlin; Ann P.	River Forest	IL		
Battenfelder; Robert R.	Darien	CT		
Rouen; James E.	New York	NY		
Orbach; Levi Y.	Forest Hills	NY		
Benson; Carol	Oakland	CA		
Engber; Marjorie	New York	NY		
Nevens; James E.	Colleyville	TX		
Krajewski; William Joseph	Thornton	PA		
Moody; Carol A. Baldwin	Brooklyn	NY		
Figliozzi; John P.	St. Charles	IL		
Luke; Keith W.	New Canaan	CT		
Blemings; Cornelia	Pittsburgh	PA		
Dixon; Kathleen M.	Chicago	IL		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Citibank N.A.	New York	NY			02

APPL-NO: 8 / 368290 [PALM]

DATE FILED: January 4, 1995

INT-CL: [6] G06 F 17/60

US-CL-ISSUED: 705/26; 395/1, 395/38

US-CL-CURRENT: 705/26; 705/1, 705/38

FIELD-OF-SEARCH: 364/41R, 364/408, 235/379, 235/380, 235/381, 395/201, 395/226, 395/238

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>Re32985</u>	July 1989	Nagata et al.	364/401
<input type="checkbox"/>	<u>4734564</u>	March 1988	Boston et al.	235/380
<input type="checkbox"/>	<u>4736294</u>	April 1988	Gill et al.	364/408
<input type="checkbox"/>	<u>4799156</u>	January 1989	Shavit et al.	364/401
<input type="checkbox"/>	<u>4812628</u>	March 1989	Boston et al.	235/380
<input type="checkbox"/>	<u>4947028</u>	August 1990	Gorog	235/381
<input type="checkbox"/>	<u>4994964</u>	February 1991	Wolfberg et al.	364/408
<input type="checkbox"/>	<u>5239462</u>	August 1993	Jones et al.	364/408
<input type="checkbox"/>	<u>5293310</u>	March 1994	Carroll et al.	364/408

OTHER PUBLICATIONS

"Systems For Risk," Banker, V144, N822, pp. 76-77, Gerry Claney, Mark Brammer, Aug. 1994.

"Start-Up Offers Payment System For Data Bought Over The Internet," American Banker, V159, U203, pp. 1-3, Mickey Meece.

Ned C. Hill et al, "The Impact of EDI on Credit and Sales", Business Credit, V97, pp. 24-25, Jan. 1995.

Martha M. Heidkamp, "Reaping the Benefits of Financial EDI", Management Accounting, V72, pp. 39-43, May 1991.

ART-UNIT: 241

PRIMARY-EXAMINER: Hayes; Gail O.

ASSISTANT-EXAMINER: Hughet; William N.

ATTY-AGENT-FIRM: Kenyon & Kenyon

ABSTRACT:

A system and method provides for enabling on-line transactional services among sellers and buyers having no previous relationship with each other. The system includes a financial clearinghouse for receiving a request for goods or services from a buyer and making a real-time determination of a risk classification of the buyer utilizing an on-line repository of credit information. The financial clearinghouse determines a risk-based discount fee as a function of the buyer's risk classification in order to establish a payment amount to the seller from the clearinghouse. If the transaction is authorized by the financial clearinghouse, the financial clearinghouse transmits the payment amount to the seller and transmits an invoice to the buyer for the purchase price of the transaction. The system can also include a broker coupled to the financial clearinghouse for providing an on-line order acceptance and processing capability between the buyers and sellers.

17 Claims, 15 Drawing figures

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13 and rati\$

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Search History**Today's Date: 1/16/2002**

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EPAB	13 and rati\$	0	<u>L9</u>
PGPB	13 and rati\$	0	<u>L8</u>
TDBD	13 and rati\$	0	<u>L7</u>
JPAB	13 and rati\$	0	<u>L6</u>
DWPI	13 and rati\$	0	<u>L5</u>
USPT	13 and rati\$	1	<u>L4</u>
USPT	12 and network	1	<u>L3</u>
USPT	11 and risk	1	<u>L2</u>
USPT	((applica\$ adj1 selection) adj1 criteria) and ((credit or debit or financial) adj1 card)	2	<u>L1</u>

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starting with: RATI\$(RATIO.AREA).P29-P90.

Search Results -

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IBM Technical Disclosure Bulletins

13 and rati\$

Refine Search:

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Search History**Today's Date: 1/16/2002****DB Name****Query****Hit Count Set Name**

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13 and rati\$

1

L4

USPT

12 and network

1

L3

USPT

11 and risk

1

L2

USPT

((applica\$ adj1 selection) adj1 criteria) and ((credit or debit or financial) adj1 card)

2

L1

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